WE CLAIM

     1.   A method for performing an anonymous online transaction comprising:

5   receiving a request for an enhanced certificate from a requestor at a certificate authority server;

determining whether the requestor qualifies for the enhanced certificate;

issuing the requestor an enhanced certificate from the certificate

10   authority server if the requestor qualifies;

receiving an offer from a supplier with a supplier enhanced certificate at an aggregate exchange server;

receiving a bid from a purchaser with a purchaser enhanced certificate at the aggregate exchange server;

15   determining whether the bid matches the offer;

sending the supplier the purchaser enhanced certificate from the aggregate exchange server, and sending the purchaser the supplier enhanced certificate from the exchange server, if the bid matches the offer; and

receiving agreement of the matched supplier and purchaser at the

20   exchange server to execute the transaction.

     2.   The method of claim 1 wherein the certificate authority server comprises the aggregate exchange server.

     3.   The method of claim 1 wherein the enhanced certificate comprises

25   financial data, credit rating data, financial routing data and identification data.

4.   The method of claim 1 wherein issuing the requestor an enhanced certificate comprises implementing at least one security feature.

5   5.   The method of claim 4 wherein the security feature is selected from a group consisting of a user password, a public key cryptograph, a digital signature, and an XML based security standard.

6.   The method of claim 1 further comprising:

providing a hyperlink to the aggregated exchange server wherein

10   the hyperlink comprises the certificate request.

7.   The method of claim 6 wherein the hyperlink is provided on a web site for access by the requestor.

8.   The method of claim 1 further comprising:

verifying a portion of requestor financial information with an outside

15   server.

9.   The method of claim 8 wherein verifying the portion of requestor financial information comprises determining eligibility for an enhanced certificate.

10.   The method of claim 8 further comprising:

20   updating requestor financial information.

11.   A computer usable medium including a program for performing an anonymous online transaction comprising:

computer readable code for receiving a request for an enhanced

5   certificate from a requestor at a certificate authority server;

computer readable code for determining whether the requestor qualifies for the enhanced certificate;

computer readable code for issuing the requestor an enhanced certificate from the certificate authority server if the requestor qualifies;

10   computer readable code for receiving an offer from a supplier with a supplier enhanced certificate at an aggregate exchange server;

computer readable code for receiving a bid from a purchaser with a purchaser enhanced certificate at the aggregate exchange server;

computer readable code for determining whether the bid matches

15   the offer;

computer readable code for sending the supplier the purchaser enhanced certificate from the aggregate exchange server, and sending the purchaser the supplier enhanced certificate from the exchange server, if the bid matches the offer; and

20   computer readable code for receiving agreement of the matched supplier and purchaser at the exchange server to execute the transaction.

12.   The computer usable medium of claim 11 wherein the certificate authority server comprises the aggregate exchange server.

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13.   The computer usable medium of claim 11 wherein the enhanced certificate comprises financial data, credit rating data, financial routing data and identification data.

5   14.   The computer usable medium of claim 11 wherein issuing the requestor an enhanced certificate comprises implementing at least one security feature.

15.   The computer usable medium of claim 14 wherein the security feature is selected from a group consisting of a user password, a public key

10   cryptograph, a digital signature, and an XML based security standard.

16.   The computer usable medium of claim 11 further comprising:
     computer readable code for providing a hyperlink to the aggregated exchange server wherein the hyperlink comprises the certificate request.

15   17.   The computer usable medium of claim 16 wherein the hyperlink is provided on a web site for access by the requestor.

18.   The computer usable medium of claim 11 further comprising:
     computer readable code for verifying a portion of requestor financial information with an outside server.

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19.   The computer usable medium of claim 18 wherein verifying the portion of requestor financial information comprises determining eligibility for an enhanced certificate.

20.   The computer usable medium of claim 18 further comprising:
25   computer readable code for updating requestor financial information.

21.   A system for performing an anonymous online transaction comprising:

means for receiving a request for an enhanced certificate from a

5   requestor at a certificate authority server;

means for determining whether the requestor qualifies for the enhanced certificate;

means for issuing the requestor an enhanced certificate from the certificate authority server if the requestor qualifies;

10   means for receiving an offer from a supplier with a supplier enhanced certificate at an aggregate exchange server;

means for receiving a bid from a purchaser with a purchaser enhanced certificate at the aggregate exchange server;

means for determining whether the bid matches the offer;

15   means for sending the supplier the purchaser enhanced certificate from the aggregate exchange server, and means for sending the purchaser the supplier enhanced certificate from the exchange server, if the bid matches the offer; and

means for receiving agreement of the matched supplier and

20   purchaser at the exchange server to execute the transaction.

22.   The system of claim 21 further comprising:

means for implementing at least one security feature.

25   23.   The system of claim 21 further comprising:

means for providing a hyperlink to the aggregated exchange server.

24.   The system of claim 21 further comprising:

means for verifying a portion of requestor financial information with an outside server.

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25.   The system of claim 24 further comprising:

means for updating requestor financial information.